

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Desiree Sempio Cabauatan

Debtor(s)

Case No. 16 B 34097

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/26/2016.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was Converted on 03/16/2017.
- 6) Number of months from filing to last payment: 4.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$4,946.29
Less amount refunded to debtor	\$4,729.13

NET RECEIPTS: \$217.16

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$217.16
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$217.16

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Americash	Unsecured	1,395.00	NA	NA	0.00	0.00
Argon	Unsecured	4,000.00	NA	NA	0.00	0.00
Avant Inc	Unsecured	2,663.00	NA	NA	0.00	0.00
Bank of America	Secured	382,873.00	NA	NA	0.00	0.00
Bank Of America N A	Secured	382,873.00	409,939.04	409,939.04	0.00	0.00
Capital ONE BANK USA N	Unsecured	1,553.00	NA	NA	0.00	0.00
Capital ONE BANK USA N	Unsecured	3,856.00	NA	NA	0.00	0.00
Care Credit	Unsecured	1,970.00	NA	NA	0.00	0.00
CITI	Unsecured	1,755.00	NA	NA	0.00	0.00
COMENITY BANK/Vctrsscc	Unsecured	3,904.00	NA	NA	0.00	0.00
Cook County Treasurer	Secured	0.00	NA	NA	0.00	0.00
DEPT OF ED/Navient	Unsecured	42,544.00	NA	NA	0.00	0.00
Discover Financial Services	Unsecured	5,187.00	NA	NA	0.00	0.00
DS Services of America	Unsecured	210.00	NA	NA	0.00	0.00
DuPage Medical Group	Unsecured	0.00	NA	NA	0.00	0.00
Hérons Landing Homeowners Association	Unsecured	0.00	NA	NA	0.00	0.00
Mcydsnb	Unsecured	2,962.00	NA	NA	0.00	0.00
My Loan	Unsecured	2,645.00	NA	NA	0.00	0.00
Nationwide Credit & Collection	Unsecured	27.00	NA	NA	0.00	0.00
Nationwide Credit & Collection	Unsecured	27.00	NA	NA	0.00	0.00
Nationwide Credit & Collection	Unsecured	50.00	NA	NA	0.00	0.00
Nationwide Credit & Collection	Unsecured	55.00	NA	NA	0.00	0.00
Nationwide Credit & Collection	Unsecured	55.00	NA	NA	0.00	0.00
Nationwide Credit & Collection	Unsecured	132.00	NA	NA	0.00	0.00
Nationwide Credit & Collection	Unsecured	144.00	NA	NA	0.00	0.00
Nationwide Credit & Collection	Unsecured	153.00	NA	NA	0.00	0.00
Nationwide Credit & Collection	Unsecured	205.00	NA	NA	0.00	0.00
Nationwide Credit & Collection	Unsecured	206.00	NA	NA	0.00	0.00
Nationwide Credit & Collection	Unsecured	206.00	NA	NA	0.00	0.00
Nationwide Credit & Collection	Unsecured	254.00	NA	NA	0.00	0.00
PayPal Credit	Unsecured	2,801.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Prosper Marketplace IN	Unsecured	9,375.00	NA	NA	0.00	0.00
Radiant	Unsecured	2,860.00	NA	NA	0.00	0.00
Rise	Unsecured	1,100.00	NA	NA	0.00	0.00
Springleaf Financial S	Unsecured	8,410.00	NA	NA	0.00	0.00
Syncb/Amazon	Unsecured	294.00	NA	NA	0.00	0.00
Syncb/CARE CREDIT	Unsecured	1,970.00	NA	NA	0.00	0.00
TD BANK USA/Targetcred	Unsecured	1,079.00	NA	NA	0.00	0.00
Zaplo	Unsecured	438.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$409,939.04	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$409,939.04	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$0.00	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$217.16</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$217.16</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 06/27/2017

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.